

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF  
PENNSYLVANIA

In Re: )  
GREGORY A. RAGER and ) BANKR. NO. 20-20508-CMB  
HOLLY J. RAGER, )  
Debtors. ) CHAPTER 13  
\_\_\_\_\_  
Related to: Document No. 100  
GREGORY A. RAGER and )  
HOLLY J. RAGER, )  
Debtors/Movants, )  
v. )  
FREEDOM MORTGAGE CORP., )  
Creditor/Respondent. )

**ORDER**

A *Loss Mitigation Order* dated March 29, 2022 was entered in the above matter at Document No. 75. On March 15, 2023, a *Motion to Extend the Loss Mitigation Period* was filed by Movants Gregory A. Rager and Holly J. Rager (“Debtors”).

*AND NOW*, this 28th day of March, 2023, it is hereby  
***ORDERED, ADJUDGED AND DECREED*** that the Loss Mitigation Period is *extended up to and including May 15, 2023, 2023*. *On or before May 22, 2023*, Debtors shall submit a LMP Final Report pursuant to *W.PA.LBR 9020-4(f)*.

  
CARLOTA M. BÖHM, *glb*  
United States Bankruptcy Court

In re:  
Gregory A Rager  
Holly J Rager  
Debtors

Case No. 20-20508-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: Mar 28, 2023

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2023:**

**Recip ID**                   **Recipient Name and Address**  
db/jdb                       + Gregory A Rager, Holly J Rager, 5868 Madison Avenue, Export, PA 15632-1343

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 30, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2023 at the address(es) listed below:**

| Name              | Email Address   |
|-------------------|---|
| Brian Nicholas    | on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmllawgroup.com                                  |
| Glenn R. Bartifay | on behalf of Debtor Gregory A Rager gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com     |
| Glenn R. Bartifay | on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com  |
| Glenn R. Bartifay | on behalf of Joint Debtor Holly J Rager gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com |
| Mario J. Hanyon   | on behalf of Creditor Freedom Mortgage Corporation wbefc@brockandscott.com mario.hanyon@brockandscott.com     |

Office of the United States Trustee

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ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

Stephen Russell Franks

on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 9